

RANDOLPH BANK&TRUST CO

	CPP Disbursement Date 10/30/2009	Cert 22746	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$289	\$296	2.5%		
Loans	\$187	\$178	-4.4%		
Construction & development	\$11	\$18	56.0%		
Closed-end 1-4 family residential	\$62	\$51	-18.2%		
Home equity	\$16	\$16	-3.6%		
Credit card	\$0	\$0			
Other consumer	\$4	\$3	-27.1%		
Commercial & Industrial	\$17	\$26	49.0%		
Commercial real estate	\$64	\$58	-9.2%		
Unused commitments	\$31	\$29	-5.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$20	\$28	40.0%		
Asset-backed securities	\$0	\$0	-49.1%		
Other securities	\$22	\$51	130.1%		
Cash & balances due	\$38	\$20	-48.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$52			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$46			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$264	\$270	2.5%		
Deposits	\$254	\$263	3.4%		
Total other borrowings	\$8	\$6	-24.7%		
FHLB advances	\$8	\$6	-24.7%		
Equity					
Equity capital at quarter end	\$25	\$26	3.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.9%	7.5%	--		
Tier 1 risk based capital ratio	11.6%	11.9%	--		
Total risk based capital ratio	12.9%	13.2%	--		
Return on equity ¹	-2.9%	6.0%	--		
Return on assets ¹	-0.3%	0.5%	--		
Net interest margin ¹	4.2%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	187.1%	72.4%	--		
Loss provision to net charge-offs (qtr)	161.9%	-3.0%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	8.5%	0.0%	-0.3%	0.0%	--
Closed-end 1-4 family residential	0.9%	0.2%	0.1%	0.1%	--
Home equity	0.7%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.8%	0.5%	0.3%	0.3%	--
Commercial & Industrial	0.0%	5.7%	0.1%	0.0%	--
Commercial real estate	0.0%	5.5%	0.0%	0.0%	--
Total loans	0.9%	2.7%	0.0%	0.0%	--